Crop Insured
All the alfalfa (60 percent or more of the ground cover is alfalfa) is insurable if:
- You have a share;
- Planted during the current crop year;
- Replanted during the calendar year following planting; and
- You intend to establish a normal stand of alfalfa.
The policy does not cover any acreage that is:
- Grown to be grazed or grazed at any time during the insurance period; or
- That is interplanted with another crop, except nursery crops, unless allowed by written agreement.

Counties Available
California - Alameda, Colusa, Fresno, Placer, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, and Yolo counties.
Nevada - Churchill, Humboldt, Lyon, and Pershing counties.
Utah - Beaver, Box Elder, Cache, Davis, Duchesne, Iron, Juab, Millard, Morgan, Salt Lake, San Juan, Sanpete, Sevier, Tooele, Uintah, Utah, and Weber counties.
The crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period
Coverage is for the first year the crop is planted while the stand is being established.
Insurance ends with the earliest occurrence of one of the following:
- Total destruction;
- The initial harvest of the unit;
- Final adjustment of a loss;
- The date grazing starts on the crop;
- Abandonment of the crop; or
- November 30 for California and April 14 for spring-planted acreage and October 15 for fall-planted acreage in Nevada and Utah.

Important Dates
California
Sales Closing/Cancellation ............... July 31, 2017
Final Planting Date ...................... May 20, 2018
Acreage Reporting ..................... June 15, 2018
Premium Billing ......................... July 1, 2018
Termination ............................. September 30, 2018

Nevada, Utah
Sales Closing/Cancellation ............... July 31, 2017
Acreage Reporting ..................... December 15, 2017
Spring ................................. June 15, 2018
Final Planting Date
Fall ..................................... September 15, 2017
Spring ................................. May 20, 2018
Premium Billing ......................... July 1, 2018
Termination ............................ September 30, 2018

Coverage Levels and Premium Subsidies
You can recover out-of-pocket cultural costs if more than 25 percent of the alfalfa seeding is damaged before the stand is established.
Coverage levels range from 50 to 75 percent of a

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
dollar amount offered by USDA before the insurance period begins. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Coverage Level</td>
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<td>75</td>
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<td>Premium Subsidy</td>
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<td>64</td>
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<td>55</td>
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<tr>
<td>Your Premium Share</td>
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<td>45</td>
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</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

**Loss Example**
Assume 100-percent share on 30 acres, an insurance amount of $315 per acre, and 10 acres with a remaining stand of 75 percent or greater at the time of loss.

```
30 Acreage
x $315 Amount per acre
$9,450 Amount of insurance
- $3,150 Production to count (10 acres with stand of 75 percent or greater)
$6,300 Loss
x 1.0 Share
$6,300 Gross Indemnity
```

Price used above is for example only. Contact a crop insurance agent for current information.

**Where to Buy Crop Insurance**
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

**Contact Us**
USDA/Risk Management Agency
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
**Telephone:** (530) 792-5870
**Fax:** (530) 792-5893
**Email:** rsoca@rma.usda.gov

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